

SCHEDULE OF FEES

General Accounts Fees

The following schedule of fees may apply to all of your accounts with us:

| | |
|---|--|
| Account Research | \$20.00 per hour |
| Statement Copies | \$5.00 per copy |
| Telephone Transfer (by Teller) | \$2.00 per transfer |
| Replacement ATM | \$5.00 each |
| Sweep Fee | \$4.87 per sweep |
| ATM Foreign Usage | |
| Customer | No charge |
| Non-Customer | \$3.00 per trans |
| Over the Counter Checks | \$1.00 per page (4 per page) |
| Cashier Checks | \$2.00 per check |
| Certified Checks | \$2.00 per check |
| Visa Gift Card | \$4.95 per card |
| Notary | |
| Customer | FREE |
| Non-Customer | \$5.00 per document |
| Signature Guarantee by Appointment Only | |
| Customer | \$5.00 per document |
| Non-Customer | \$15.00 per document |
| Wire Transfers | |
| Domestic-Incoming | \$10.00 each |
| Domestic-Outgoing | \$15.00 each |
| International | \$40.00 each |
| Check Copies | \$5.00 per copy |
| Checkbook Reconciliation | \$20.00/hr; 1 hr minimum |
| Returned Deposit Item | \$5.00 per item |
| Non-Sufficient Funds-Items Paid | \$28.87 per item |
| (applies to overdrafts created by check, in-person withdrawal, ATM or other electronic means) | |
| Non-Sufficient Funds-Items Returned Unpaid | \$28.87 per item |
| (applies to overdrafts created by check, in-person withdrawal, ATM or other electronic means) | |
| Stop Payments (Checks and ACH Items) | \$29.87 per item |
| Bounce Protection Fee (if applicable) | \$28.87 per item |
| Dormant Account Fee | |
| Savings | \$7.50 per month after 3 years |
| Checking | \$7.50 per month after 1 year |
| Tax Levy | \$50.00 if we have to pay |
| Garnishment | \$25.00 if we have to pay |
| ACH Origination | \$10.00 per file/\$0.10 per item in file |

****You will be charged a \$20.00 early closure fee if you close your account within 90 days of opening.**

****Check printing prices vary depending on style and quantity ordered.**

Effective Date: January 1, 2011